

In re:  
Christopher J Guenther, Sr.  
Danielle A Guenther  
Debtors

Case No. 16-13459-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Aug 06, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher J Guenther, Sr., Danielle A Guenther, 800 Cornwallis Drive, Easton, PA 18040-8028
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13823736	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13835597	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
13830557	Morristown Medical Center, c/o CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750
13742422	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
13761623	+ VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 06 2021 23:33:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13810498	EDI: BL-BECKET.COM	Aug 07 2021 03:33:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14584156	+ Email/Text: BKBCNMAIL@carringtonms.com	Aug 06 2021 23:32:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
13824120	EDI: Q3G.COM	Aug 07 2021 03:33:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
13957855	EDI: ECMC.COM	Aug 07 2021 03:33:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
13777771	Email/PDF: resurgentbknofications@resurgent.com	Aug 06 2021 23:42:24	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13759753	+ EDI: MID8.COM	Aug 07 2021 03:33:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
13813386	Email/Text: Bankruptcy.Notices@pnc.com	Aug 06 2021 23:32:00	PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-0570
13805981	Email/Text: Bankruptcy.Notices@pnc.com		

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: Aug 06, 2021

Form ID: 3180W

Total Noticed: 24

13795084	EDI: PRA.COM	Aug 06 2021 23:32:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
13727868	EDI: PENNDEPTREV	Aug 07 2021 03:33:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13727868	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 07 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13784792	EDI: Q3G.COM	Aug 06 2021 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13767701	+ EDI: WFFC.COM	Aug 07 2021 03:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
		Aug 07 2021 03:33:00	Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13795089	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13795136	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13795155	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13978273	##+	Scott F. Waterman, Esquire, 110 W. Front Street, Media, PA 19063-3208

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2021 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, AS TRUSTEE et al LOAN TRUST A andrew.spivack@brockandscott.com, wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank NA andrew.spivack@brockandscott.com, wbecf@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor VW Credit Inc. dba Volkswagen Credit bkgroup@kmlawgroup.com

District/off: 0313-4

User: admin

Page 3 of 3

Date Rcvd: Aug 06, 2021

Form ID: 3180W

Total Noticed: 24

JEROME B. BLANK

on behalf of Creditor Wells Fargo Bank NA paeb@fedphe.com

KERI P EBECK

on behalf of Creditor VW Credit Inc. dba Volkswagen Credit kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

LISA MARIE CIOTTI

on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com ecf\_frpa@trustee13.com

MICHAEL P. KELLY

on behalf of Joint Debtor Danielle A Guenther mpkpc@aol.com r47593@notify.bestcase.com

MICHAEL P. KELLY

on behalf of Debtor Christopher J Guenther Sr. mpkpc@aol.com, r47593@notify.bestcase.com

THOMAS I. PULEO

on behalf of Creditor VW Credit Inc. dba Volkswagen Credit tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM MILLER\*R ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 13

**Information to identify the case:**

Debtor 1	<u>Christopher J Guenther Sr.</u>	Social Security number or ITIN	xxx-xx-0262
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Danielle A Guenther</u>	Social Security number or ITIN	xxx-xx-0121
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-13459-pmm			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher J Guenther Sr. aka Christopher John Guenther, aka Christopher Guenther	Danielle A Guenther aka Danielle Aaron Guenther, aka Danielle A. Disbrow
--	--

8/5/21

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**